Case 04-32827 Doc 1 Filed 05/10/04 Entered 05/10/04 16:35:00 Desc Converted (Official Form 1) (12/03) from BANCAP Page 1 of 22

FORM B1 United States Bankruptcy Co	ourt	Voluntary Petition	
District of Minnesota		Voluntary 1 cution	
Name of Debtor (if individual, enter Last, First, Middle): Patricia A. Mckissick	Name of Joint Debtor (Spouse) (L	ast, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Join (include married, maiden, and trade names		
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 3115	Last four digits of Soc. Sec. No./C No. (if more than one, state all):	Complete EIN or other Tax I.D.	
Street Address of Debtor (No. & Street, City, State & Zip Code): 2692 Michael DR Maplewood, MN 55119	Street Address of Joint Debtor (No	o. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: Ramsey	County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):			
 Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 da ☐ There is a bankruptcy case concerning debtor's affiliate, general part 	ys than in any other District. ner, or partnership pending in this Distr T	rict.	
Type of Debtor (Check all boxes that apply) ✓ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) Chapter 7		
Nature of Debts (Check one box) ✓ Consumer/Non-Business ☐ Business	Filing Fee (Che	eck one box)	
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installme Must attach signed application for	e to pay fee except in installments.	
Statistical/Administrative Information (Estimates only) ✓ Debtor estimates that funds will be available for distribution to unsecured or Debtor estimates that, after any exempt property is excluded and administrative paid, there will be no funds available for distribution to unsecured or	cured creditors. ninistrative expenses	S SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1-15 16-49 50-99 100-1			
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million			
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million			

	Entered 05/10/04 16:35: Page 2 of 22	00 Desc Converted FORM B1, Page 2		
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Patricia A. Mckissick			
Prior Bankruptcy Case Filed Within Last	6 Years (If more than one, attach	additional sheet)		
Location	Case Number:	Date Filed:		
Where Filed: St Paul, MN		1995		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)		
Name of Debtor:	Case Number:	Date Filed:		
None				
District:	Relationship:	Judge:		
Signa	atures			
Signature(s) of Debtor(s) (Individual/Joint)		xhibit A		
I declare under penalty of perjury that the information provided in this		is required to file periodic reports		
petition is true and correct. [If petitioner is an individual whose debts are primarily consumer		with the Securities and Exchange action 13 or 15(d) of the Securities		
debts and has chosen to file under Chapter 7] I am aware that I may		s requesting relief under chapter 11)		
proceed under chapter 7, 11, 12 or 13 of title 11, United State Code,	☐ Exhibit A is attached and made			
understand the relief available under each such chapter, and choose to proceed under chapter 7.		xhibit B		
I request relief in accordance with the chapter of title 11, United States		if debtor is an individual		
Code, specified in this petition.		rimarily consumer debts)		
X /s/ Patricia A. Mckissick	I, the attorney for the petitioner			
Signature of Debtor Patricia A. Mckissick	declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have			
X	explained the relief available und			
Signature of Joint Debtor	1			
	X /s/ Michael C. Mjoen	5/10/04		
Telephone Number (If not represented by attorney)	Signature of Attorney for Debtor(s)	Date		
May 10, 2004 Date		xhibit C		
Signature of Attorney	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
X /s/ Michael C. Mjoen		d and made a part of this petition.		
Signature of Attorney for Debtor(s)	No	d and made a part of this petition.		
Michael C. Mjoen 16057X Printed Name of Attorney for Debtor(s)	Signature of Non-A	ttorney Petition Preparer		
Michael C. Mjoen Michael C. Mjoen, P.A.	I certify that I am a bankruptcy p	petition preparer as defined in 11		
Firm Name		s document for compensation, and that		
7825 Washington Ave, Suite 500 Address	I have provided the debtor with	a copy of this document.		
Bloomington, MN 55439	Printed Name of Bankruptcy Petition Pr	reparer		
	Social Security Number (Required by 1	1 U.S.C. § 110(c).)		
Telephone Number				
May 10, 2004 Date	Address			
Signature of Debtor (Corporation/Partnership)				
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Names and Social Security nu- prepared or assisted in prepari	mbers of all other individuals who ng this document:		
petition on behalf of the debtor.	If more than one person prepar	red this document, attach additional		
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the appro	opriate official form for each person.		
	Y			
United States Code, specified in this petition.	Signature of Bankruptcy Petition F			
United States Code, specified in this petition. X	Y	•		
United States Code, specified in this petition. X Signature of Authorized Individual	Signature of Bankruptcy Petition F Date A bankruptcy petition preparer's of title 11 and the Federal Rules	•		

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District of Minnesota

IN RE:	Case No
Patricia A. Mckissick	Chapter 13
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			11	MOUNTS SCHEDULE	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	19,000.00		
B - Personal Property	Yes	2	2,525.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		18,678.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		1,082.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		17,454.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,398.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,087.00
Total Number of Sheet	ts in Schedules	13			
		Total Assets	21,525.00		

Total Liabilities

37,214.00

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IN RE Patricia A. Mckissick		Case No.

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1989 Schultz Mobile Home	homestead		19,000.00	18,678.00

(Report also on Summary of Schedules)

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Case No.

IN RE Patricia A. Mckissick

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
	Household goods and furnishings, include audio, video, and computer equipment.		misc hshld goods		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		misc apparel		500.00
	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.		computer		25.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	Х			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

_____ Case No. _____

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	Х			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
22.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Dodge Spirit		1,000.00
24.	Boats, motors, and accessories.	Х			
25.	Aircraft and accessories.	Х			
26.	Office equipment, furnishings, and supplies.	Х			
27.	Machinery, fixtures, equipment, and supplies used in business.	Х			
28.	Inventory.	Х			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed. Itemize.	Х			
			тот	'AL	2,525.00

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IN RE Patricia A. Mckissick

Case No. _

Dedior(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check	

✓ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY 1989 Schultz Mobile Home	11 USC § 522(d)(1)	322.00	19,000.00
SCHEDULE B - PERSONAL PROPERTY	44 1100 5 500(41/2)	4 000 00	4 000 00
misc hshld goods	11 USC § 522(d)(3)	1,000.00	1,000.00
misc apparel	11 USC § 522(d)(3)	500.00	500.00
computer	11 USC § 522(d)(5)	25.00	25.00
1990 Dodge Spirit	11 USC § 522(d)(2)	1,000.00	1,000.00

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Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 00009144254746			mortgage				
CIT Group/Sales Financing 715 S Metropolitan AVE Oklahoma City, OK 73124							18,678.00
			Value \$ 19,000.00				
Account No.			Value \$				
Account No.							
		,	Value \$				
Account No.							
			Value \$				
Account No.							
			Value \$	-			
0 Continuation Sheets attached			(Total c		subte is pa		18,678.00
			(Complete only on last sheet of Schedule I	у т	'nт	A T	18 678 00

(Report total also on Summary of Schedules)

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IN RE Patricia A. Mckissick

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Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

__ Case No.

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account

of a If sche on e If is di R	aber, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number my account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. The appropriate and the creditor and may be provided if the debtor chooses to do so. The appropriate and the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. The appropriate and the creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC." The claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is isputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) The last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
	PES OF PRIORITY CLAIMS neck the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
	Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)
	Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
V	Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation Sheets attached

_____ Case No. _____

IN RE Patricia A. Mckissick

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Taxes and Other Certain Debts Owed to Governmental Units

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E	U N L I Q U I D A	D I S P U T E D	TOTAL AMOUNT OF CLAIM AMOUNT ENTITLED TO PRIORITY
				T	E D		TOPRIORITI
Account No.			2003 taxes				
Internal Revenue Service 316 North Robert ST STOP 5700 STP St Paul, MN 55101							1,082.00
Straui, WIN 33101							1,082.00
Account No.							
Account No.							
recount to:							
Account No.							
Account No.							
Account No.							
m . 1.c 10 c c c	4_ 1		- C.L. J.J. F		ubt		1,082.00
Sheet1 of1 Continuation Sheets at	tacn	ea to	o Schedule E (Total o	or thi	is pa	ige)	1,002.00
			(Complete only on last sheet of Schedule I	T (3	'nТ	AT.	1,082.00

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Case No.

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	С			CO	U N L	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N T	I Q U I D A T E	I S P U T E D	AMOUNT OF CLAIM
Account No. 14923			consumer debt				
Bonds Masica PLC 5775 Wayzata BLVD #500 St Louis Park, MN 55416							3,481.00
Account No. 269923			consumer debt				3,431.00
CLX Systems, Inc. PO Box 125 Medina, MN 55340-0125							
04 004 444 077405070404700							344.00
Account No. 01-001444-877405370194793 Comcast PO Box 173885 Denver, CO 80217-3885			consumer debt				168.00
Account No. 0773-957-029			consumer debt	H			100.00
Excel Energy PO Box 9477 Minneapolis, MN 55454-9477							820.00
Account No. 5178-0012-8084-3577			consumer debt				0_0.00
First Premier Bank PO Box 5524 Sioux Falls, SD 57117-5524							427.00
		<u> </u>	<u> </u>	S	Subto	otal	727.00
1 Continuation Sheets attached			(Total c				5,240.00
			(Complete only on last sheet of Schedule)	F) T	TO	AL	

(Report total also on Summary of Schedules)

IN RE Patricia A. Mckiss	ic	kis:	cki	М	Α.	Patricia	\mathbf{RE}	IN
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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Communion Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5407-9150-1073-5436		1	consumer debt				
Household Credit Services PO Box 80084 Salinas, CA 93912-0084							481.00
Account No. V0025075			medical debt				481.00
Mercy Hospital 710 S Kenwood Mooose Lake, MN 55767			inedical debt				
							3,138.00
Account No. Messerli & Kramer 3033 Campus DR, STE 250 Plymouth,, MN 55441			consumer debt				4 474 00
Account No. 0119537748			deficiency on repossession				1,174.00
MRS Associates 3 Executive Campus #400 Cherry Hill, NJ 08002			deliciency on repossession				
92094424			consumer debt				7,257.00
Account No. 82084421 Receivable Collections Operations PO Box 32500 Tucson, AZ 85751-2500			consumer dept				
							164.00
Account No.							
Account No.	+	\vdash					
Sheet1 of1 Continuation Sheets	attacl	ned t	o Schedule F (Total o			otal	12,214.00
			(Complete only on last sheet of Schedule	F) T	TO	`AL	17,454.00
			(P)				0 00111

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IN RE Patricia <i>A</i>	A. Mckissick
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(c)

_ Case No. _

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES	

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N RE Patricia A. Mckissick		Case No.	

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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__ Case No. _____

IN RE	Patricia	A . I	Md	ckis	sick
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Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status		DEPENDENTS O	F DEBTOR AND	SPOU	SE		
RELATIONSHIP Child Child Child Child Child					AGE 15 14 12 10		
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Exel Inn 3/02-Present St Paul, MN						
Income: (Estimate	of average mon	thly income)			DEBTOR		SPOUSE
		ry, and commissions (pro rata if not paid month	ıly)	\$	1,982.00	\$	
Estimated monthly	overtime			\$		\$	
SUBTOTAL				\$	1,982.00	\$	
LESS PAYROLI							
a. Payroll taxesb. Insurance	and Social Sec	purity		\$			
c. Union dues				\$		\$	
d. Other (speci	fv)			\$ ——		\$ —— \$	
c (oF				\$		\$	
SUBTOTAL OF	PAYROLL DE	DUCTIONS		\$	412.00	\$	
TOTAL NET MO	NTHLY TAK	E HOME PAY		\$	1,570.00	\$	
Regular income from	om operation of	business or profession or farm (attach detailed	statement)	\$		\$	
Income from real p		1	,	\$		\$	
Interest and divide				\$		\$	
Alimony, maintena or that of depender Social Security or	its listed above	payments payable to the debtor for the debtor's	use	\$	828.00	\$	
		iii assistance		\$		\$	
(~				\$		\$	
Pension or retireme				\$		\$	
Other monthly inco				¢		¢	
(Specify)				\$		\$	
				\$ —		\$ ——	
TOTAL MONTH	LY INCOME			\$	2,398.00	\$	

TOTAL COMBINED MONTHLY INCOME \$ ______ 2,398.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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IN RE Patricia A. Mckissick

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made or annually to show monthly rate.	bi-weekly, quarterl	y, semi-annually
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comexpenditures labeled "Spouse."	plete a separato	e schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	385.00
Are real estate taxes included? Yes ✓ No		
Is property insurance included? Yes No		
Utilities: Electricity and heating fuel	\$	140.00
Water and sewer	\$	70.00
Telephone	\$	70.00
Other		
	\$	
Home maintenance (repairs and upkeep)		25.00
Food	\$	600.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	40.00
Medical and dental expenses	\$	50.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
Charitable contributions	\$	
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	
Life	\$	
Health	\$	
Auto	\$	102.00
Other	\$	
	\$	
Γaxes (not deducted from wages or included in home mortgage payments)	\$	
	\$	
(Specify)	\$ \$	
	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	Ψ	
Auto	\$	
Other Lot Rent	\$	355.00
	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other School Lunches	\$	100.00
	\$	
	\$	
	\$	
	\$	
TOTAL MONOTH VENTONIANA (D	Φ.	0.007.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<u>\$</u>	2,087.00
TOD CIVIDED 14 AND 14 DEPTENDS ON VI		
(FOR CHAPTER 12 AND 13 DEBTORS ONLY)	4.1 11	
Provide the information requested below, including whether plan payments are to be made bi-weekly, mon	tniy, annually, o	or at some
other regular interval.	¢	2,398.00
A. Total projected monthly incomeB. Total projected monthly expenses	Φ	2,087.00
C. Excess income (A minus B)	Φ	311.00
D. Total amount to be paid into plan each Monthly	\$ —	300.00
(interval)	¥	
\		

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IN RE Patricia A. Mckissick

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Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

____ Case No. ___

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	y that I have read the fore	going summary and schedules, consisting of
they are true and correct to the b	est of my knowledge, inf	
Date: May 10, 2004		atricia A. Mckissick
		cia A. Mckissick Debtor
Date:	Signature:	(Joint Debtor, if any)
		[If joint case, both spouses must sign.]
		FORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy p I have provided the debtor with		d in 11 U.S.C. § 110, that I prepared this document for compensation, and that
Printed or Typed Name of Bankruptcy Petition Prepar	er	Social Security No. (Required by 11 U.S.C. § 110(c).)
Address		
Names and Social Security number	pers of all other individua	als who prepared or assisted in preparing this document:
If more than one person prepare person.	d this document, attach a	additional signed sheets conforming to the appropriate Official Form for each
Signature of Bankruptcy Petition Preparer		Date
A bankruptcy petition preparer's in fines or imprisonment or both		provision of title 11 and the Federal Rules of Bankruptcy Procedures may result S.C. \S 156.
DECLARATION UN	NDER PENALTY OF PI	RJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) nameschedules, consisting of (Total shown on s	of the partnership) of the ned as debtor in this case sheets, and tha	the president or other officer or an authorized agent of the corporation or a declare under penalty of perjury that I have read the foregoing summary and they are true and correct to the best of my knowledge, information, and belief.
Date:	Signature:	
		(Print or type name of individual signing on behalf of debtor)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court

District of Minnesota

IN RE:		Case No
Patricia A. Mckissick		Chapter 13
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) 26,500.00 2003 gross income 9,270.00 2004 ytd income

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY garnishment

Messerli & Kramer **3033 Campus DR, STE 250** Plymouth,, MN 55441

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

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List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature /s/ Patricia A. Mckissick	
of Debtor	Patricia A. Mckissick
Signature	
of Joint Debtor	
(if any)	
0 continuation pages attached	
	of Debtor Signature of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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United States Bankruptcy Court
District of Minnesota

IN RE:		Case No.	Case No	
Pa	atricia A. Mckissick	Chapter 13		
	Debtor	(s)		
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept	\$	1,319.00	
	Prior to the filing of this statement I have received	\$	319.00	
	Balance Due	\$	1,000.00	
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.			
	I have agreed to share the above-disclosed compet together with a list of the names of the people share	nsation with a person or persons who are not members or associates of my law firm. A copy or ing in the compensation, is attached.	of the agreement,	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:			
	b. Preparation and filing of any petition, schedules, s	ndering advice to the debtor in determining whether to file a petition in bankruptcy; tatement of affairs and plan which may be required; ditors and confirmation hearing, and any adjourned hearings thereof;		
	d. Representation of the debtor in adversary proceedie. [Other provisions as needed]	ings and other contested bankruptey matters;		
6.	By agreement with the debtor(s), the above disclosed for	te does not include the following services:		
CERTIFICATION				
	ertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy ceeding.			
	May 10, 2004	/s/ Michael C. Mjoen		
	Date	Signature of Attorney		
		Michael C. Mjoen Michael C. Mjoen, P.A.		

Name of Law Firm